

# **THE PERILS OF INCREASING WEALTH AND LUXURY.\***

BY SIR GEORGE SMITH.

THE title chosen by your Executive for the subject of our consideration this morning implies a proposition which, it is presumed, this Conference accepts. I need not, therefore, devote any time to prove that increase of riches does generally involve danger to its possessors, whether individuals or communities. Poets before and after Goldsmith have seen reason to associate wealth's accumulation with men's decay. Historians have recorded the decline and fall of cities like Babylon, Rome, and Byzantium, smitten more frequently and more fatally by the enervating influences of prosperity than by famine or sword. And our observation has probably convinced us that the same temptations and dangers assail the individual or the State as powerfully now, under the conditions of our twentieth century civilization, as in any period of the world's history. I think, further, that we may not only accept the fact, but that we shall find no great enigma or mystery if we seek to trace the chain of causation which so frequently connects deterioration of human character with large increase of material possessions. I do not refer chiefly to the palpable temptation to physical indulgence, which wealth often brings, or to the baser impulses of those to whom money is but "the sight of means to do ill deeds." For many a man, far removed from these coarser dangers "which war against the soul," has found that great wealth, especially when rapidly acquired, has insensibly diminished his sense of nearness to God and spoiled his brotherly sympathy with man. When the prayer

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\* Read at the Ecumenical Conference, London.



for daily bread, or for the means to earn it by hand or brain, represents a real and heartfelt petition, the sense of filial dependence which accompanies it is often the most priceless asset of the human heart. And we get a further insight into the great Teacher's warning against the "deceitfulness of riches" if we find that its possession produces some delusive sense of independence: independence of God and a loosened filial tie; independence of man, and hence lessened human sympathy—the loss of two treasures beyond all possible material compensation.

The process thus briefly and imperfectly described is, of course, generally gradual and always subtle, but we think that, in varying degree, the experience is sufficiently common to account largely for individual declension or national decay supervening on great material prosperity. And it may be doubted whether even Christian Churches have always been exempt from this snare. It was to a primitive Church that the terrible words were spoken: "Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked: I counsel thee to buy of me gold tried in the fire, that thou mayest be rich." The acquisition of material substance, even by an Apostolic Church, seems thus to have induced the loss of spiritual wealth and power. And often since then have Peter's successors amassed their abundance of silver and gold, but found themselves shorn of the power to say like Peter to crippled humanity: "Arise and walk."

If our diagnosis of the origin and nature of the disease be correct—this perilous satisfaction of the human heart, its diminished sense of dependence on God, with loss of filial confidence—then we shall not be unprepared for the painful symptoms which so often follow. Man cannot long exist with an absent or far-distant God. He will fashion for himself another, if it be but a golden calf. Hence the love of money, the parent root of countless other evils; the greed which grows with possession, creating



a thirst that refuses to be slaked, dulling the conscience and blinding the eyes; the spirit of luxury, ever nursing self in more and more enervating "softness and self-indulgence," and creating numberless artificial needs which, in their turn, make the rich man poor; the spirit of ostentation, lashed by generations of satirists, but which, nevertheless, survives to disgust society with the vulgarisms of spurious magnificence; the hardness of nature and the drying up of sympathies which frequently supervede—these are among the more patent evidences of that man's backsliding who once allows the shadow of Mammon, "the least exalted spirit which fell from heaven," to pass between him and the throne of God.

It would be an easy task to enumerate other perils observed following the acquisition, most frequently the sudden acquisition, of wealth. But I shall now assume that this Conference, being Methodist—that is to say, practical—will expect me not to exhaust my time without adding a few plain words suggesting a remedy for the disease, or antidote for the poison. I will not dwell on the ancient Ebionite specific—based on the conception that wealth is inherently evil, and its possession a sin. History and observation confute the theory, and teach us that what is "filthy lucre" when prostituted to selfish purpose may justly bear the King's superscription when consecrated to his use or administered as in his sight. Nor will we spend time on more modern proposals for the practical annihilation of property by its universal partition and distribution, a process in which much else besides the perils of wealth would be destroyed. I think a prescription worthier of our attention will be found in the advice to return to a greater simplicity of manners; and, had I space, I should venture to press this timely counsel on all who are affected by our subject of to-day. But I must add that we may find this advice more excellent in principle than easy of application as a working formula; for what we may choose to term "simplicity of life" will persistently vary in its standards in different lands and localities, and imperious



Fashion, with her attendant conventionalities, will ever construe the word liberally in her own dialect, and will see that its interpretation is a progressive one. We shall avoid much danger by aiming at true and natural simplicity, but we shall find it difficult to form an ideal or keep our ideal permanent. There exists in some favored climes to-day an absolute simplicity, well satisfied with a yard of cloth at a time and a cocoanut per day. But observe that such absolute simplicity departs with the awakening mind. Educate that simple savage, and he will know of higher needs, and will develop better powers as those higher needs are supplied. And it may be that we here get a suggestion that the Church, in dealing with this question, should aim at something more radical than the simplification of manners—namely, the education of the soul. We require, thousands of us, to be educated to appreciate needs—not additional needs of our own, artificial, conventional, imaginary, but to obtain a vicarious sense of the other man's needs, the man in the slums, the man in the mission fields, the forgotten man at our doors; education in a richer luxury than pampering ourselves and our families, in the highest luxury of relieving distress, enlightening darkness, and of helping to build the city of our God. You remember the story of the starving travelers in the desert rushing to the bundle found in the sands, hoping for dates or rice, and their despair on finding nothing but pearls. Let us learn so to distinguish between the real estate of consecrated substance and the mere personality devoted to self that we may find something more satisfying than acres and bank balances in the hour of our soul's hunger and thirst.

The great desideratum, then, is a keener sense of the fact that wealth comes to those intrusted with it, not by happy accident, nor only as the result of their own or others' toil and skill, but with design—a design higher than personal gratification, or even culture and improvement; that it comes as an endowment on trust, a glorious and onerous, and it may be a perilous, endowment.



And as this becomes plainer to us we shall for ourselves seek how best to avoid the danger and discharge the responsibility. How best? The old, familiar voice which we just now heard would answer: "By ascetic renunciation and voluntary poverty, Mother Church or her chosen almoners relieving us of all such anxious cares." But I do not think the solution for most of us is as simple as that. It would seem to me an evasion, rather than a fulfillment, of responsibility, which should be barred by our old law maxim forbidding the redelegation of a delegated matter. And I should like here to have quoted and applied Russell Lowell's beautiful parable teaching us to "give ourselves with our gift" in opposition to many of the proxy systems of beneficence current among us to-day. I cannot doubt that the Great Physician still prescribes differentially as each man hath need: to this man, "Go, sell all that thou hast, and give to the poor;" to another, I think the greater number, "Occupy till I come"—at first sight the easier, but veritably the more responsible, task, needing grace not for a single hour's heroism, but for a whole life's discipline. "Occupy," a pregnant word, fraught with its own doctrine of duty and privilege. "Occupy," suggesting to some of us lessons from the word's significance in relation to our English soil, the occupier being often distinct from the owner, having an interest in his holding, but short of lordship. Let our moneyed classes realize that relationship to their wealth, that sense of responsibility and tenancy, and at once, with the advent of their increasing substance—for later it is hard to learn—and our problem would be largely solved. The Church has to educate us more completely to this sense of stewardship, a stewardship of the whole, not of a tenth or other fraction as a ransom for the rest—a fatal misconception. A proportionate system of actual disbursement may, and I think should, help us in practice, but it should spring from a sense of responsibility to God for all. At such time as our men of substance shall have learned this full lesson, we shall have effected not only the deliverance of the individual from all these perils,



but in large measure the purification of society, and shall find the Church furnished at last with the human and material means for the evangelization of the world.

I have before adverted to more drastic and revolutionary remedies for the wealth trouble, besides which our educational process and its lesson of responsibility and stewardship may seem dilatory and tame. But our old-fashioned advice has at least the advantage of being Scriptural, and hence to this audience intelligible and self-recommended, and within the bounds of the Christian Church, capable of realization, with a sequel of world-wide blessing to the souls and bodies of men. Beyond that doctrine of stewardship to a Higher Owner, I cannot go, and I realize in it a theme so well worn that it would be a work of supererogation and presumption to urge its application upon such an assembly as this; and yet, perhaps I may be allowed another word respecting an extension of the same principle in a direction possibly not so familiar to all our minds. I have known Christian men who would have been prompt to admit their accountability to God for their accumulated substance, but who did not seem equally clear with respect to their responsibility for the means and methods by which it was obtained. Yet in an age when our processes of wealth production require more circumspection than ever before, when corporate agencies and complex systems threaten to supersede or dispense with the operations of the individual conscience, when the preponderating class of the population watches all this with jealous eyes, and sometimes endangers its own and every other prosperity by hostile action and madness of ineffectual protest, it seems needful to insist that the Christian's duty of stewardship begins, not with his accumulated gains, but with all the methods of their accumulation. Surely this province is not to be left to the unchecked influence of soulless trusts, conscienceless rings and corners, irresponsible corporations, and hostile camps of capital and labor. That way peril lies—for State, for Church, and for millions of souls.



Let the Church proclaim, and let us all vigilantly exercise, the Christian sense of stewardship concerning every gift, not only of our gains, but of all our methods and means; a stewardship of muscle, eye, and brain, of the ledger and countinghouse, of the loom and of the forge, of the produce market—aye, of the Stock Exchange; for, unless the Christian heart and conscience do awake to dominate our economic and industrial life, unless the spirit of the kingdom of heaven does more completely leaven the kingdom of finance, a destroyer may some day arise to solve these problems for us in such fashion as will not increase the peace, welfare, or progress of mankind. And this sense of stewardship and responsibility to the Almighty Donor must be with us, not on one day of the week nor in one compartment of our life, but at all times and in all directions, sweetening and uplifting all our industrial and commercial methods until, verily, to labor shall be to pray, until all the gold and silver shall bear the King's image, and "Holiness unto the Lord" shall be not only upon the "vessels of the altar," but upon the very "bells of the horses."



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